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ART UNIT	PAPER NUMBER
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Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *15 November 2002* .

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-11 and 13-29* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☒ Claim(s) *28* is/are allowed.

6)☒ Claim(s) *1-11, 13-27, 29* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☒ The proposed drawing correction filed on *15 November 2002* is: a)☒ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

        1.☐ Certified copies of the priority documents have been received.

        2.☐ Certified copies of the priority documents have been received in Application No. _____ .

        3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)	4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) ☐ Notice of Informal Patent Application (PTO-152)
3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .	6) ☐ Other:

DETAILED ACTION

1.   The following is a *Final* Office Action in response to the

communication filed November 15, 2002. By the amendment:

Claims **1, 2, 8, 10, 11, 13-15, 17, 20, 22** and **25** have been
amended; and

Claim **29** has been added.

Claim **12** stands cancelled.

Claims 1-11, 13-29 are now pending in this application and have

been examined on the merits as discussed below.

Response to Amendment

2.   Applicant's proposed drawing corrections are acknowledged

and approved by the examiner. Hence, the prior objection to the

drawings is hereby withdrawn.

3.   Applicant's amendment to the specification has been

entered. Hence, the prior objection to the specification is

hereby withdrawn.

4.   Applicant's amendment and response to the claims have

overcome the §112, first and second paragraph rejections.

Hence, the prior §112 rejections are hereby withdrawn.

Response to Arguments

5.   Applicant's remarks relating to the Interview of February

14, 2002 mentioned in the previous Office Action (paper no. 25,

page 4, paragraphs (2)(n) and (3)) is acknowledged. The

paragraphs in question have been stricken by the examiner. A

corrected account of the prosecution history is set forth below

for the record.

6.   As to applicant's remarks directed to claim 14 as being

non-rejected, examiner apologies for the inadvertent

typographical errors in the previous Office Action. Claim 14

was in fact rejected under §102 as being anticipated by

Haimowitz. The typographical error becomes apparent when the

rejection is read as a whole. The "§102 Rejection" section on

page 16 of the previous Office Action (paper no. 25) states in

part,

> [A]s to claims 11 and **15**, these claims are system
> claims reciting the elements for performing the steps
> discussed in claims 1 and **8** above, respectively. (page
> 16, 3rd paragraph, emphasis added)

It is apparent looking at claim 8 that the elements recited

therein corresponds to the elements recited in claim "14",

not claim 15. Claim 15 is directed to multiple remittance

centers whereas claim 14 is directed to

validation/alteration rules just like claim 8. Claim 15

was subsequently rejected under §103 as being unpatentable
over Landry in view of Haimowitz. Therefore, examiner
respectfully submits that the substance of the rejection
indeed rejected claim 14 with a regrettable but inadvertent
typographical error in designating claim "14" as claim "15"
in the §102 rejection section. Examiner apologizes for any
confusion that may have resulted from this error. However,
claim 14 stands rejected as being anticipated by Haimowitz
as it is apparent from the substance of the rejection.

7.   Applicant's response with respect to §112, first paragraph,
was found to be persuasive. In particular, applicant contends
that the present invention utilizes well-known and commercially
available software products for generating eleven digit zipcodes
using partial address information (e.g., CODE-ONE) (page 12, 1st
full paragraph). This explanation is found to be satisfactory
in overcoming the §112, first paragraph rejection made in the
previous Office Action and is hereby withdrawn.

8.   Applicant's response with respect to the previous rejection
is found to be unpersuasive for the following reasons.

    In reference to Haimowitz and the identification of an
eleven-digit zip code, applicant's main argument is that
Haimowitz does not "identify" (claims 1, 10, 16) or "produce"
(claims 11, 20) an eleven-digit zip code by processing

information other than the zip code provided by the payee

because Haimowitz only has two basic usages of zip codes:

(1) if the provided city and state do not match the

provided zip code (i.e., verification), then the record

is set aside; or

(2) if no zip code is provided, the city and state

information is used to look up a zip code to access the

record.

Examiner agrees, in part, to this assessment of Haimowitz's

teaching. However, applicant's arguments seem misplaced with

respect to the rejection set forth in the previous Office

Action. The rejection was based on the premise that Haimowitz

teaches generating (i.e., identifying or producing) a "hash

code" to look up certain records. One of the examples of a hash

code includes using the name, city, state, and zip code to

generate the hash code, which will be used to look up a record

where there is a question of the provided zip code's validity or

no zip code at all. *The rejection was based on the premise that*

this hash code was no different in substance that an eleven-

digit zip code because the hash code, in effect, contained the

same information as that of an eleven-digit zip code. (See pages

14 and 15 of previous Office Action and also repeated below.)

The rejection was not based on the zip code lookup feature of

Haimowitz. Rather, the rejection was based on the fact that
Haimowitz took the customer's data (name, address, city, state,
zip code) to generate a record ID (i.e., hash code) to access
already existing records in the database. This is no different
that the lookup methodology recited by the present application
with the exception that the record ID is an eleven-digit zip
code. However, as explained in the rejection, the hash code of
Haimowitz is no different in substance that an eleven-digit zip
code since they both contain the same type of information (e.g.,
five-digit zip code + delivery sector + building number) and
generated in the manner recited.

Applicant is reminded that there is no recitation in the
claims directed to "looking up" the eleven-digit zip code based
on the "other information" as argued in response to the §112,
first paragraph rejection. Rather, the claims recite that the
eleven-digit zip code (i.e., record ID) is "identified" or
"produced" using information other than the provided zip code.
It is respectfully submitted that Haimowitz teaches such a
method, system, and computer program product as currently
recited for the reasons stated in the previous Office Action.

In reference to Haimowitz and the alteration rules
corresponding to a payee, applicant's main argument is that
"Haimowitz only normalizes data." Examiner respectfully

submits that this "normalization" process is an "alteration" of

the data because the data is reformatted into a designated

standardized format (i.e., alteration). The data is normalized

based on the entity to which the data is associated (i.e., which

database must be searched for the existing record, such as a

general business database or hospital database. (col. 3, lns.

54-60.)

In reference to Landry and the remittance centers,

applicant's main argument is that "remittance centers receive

remittance advice, while financial institutions ultimately

receive the payments." (page 18, lines 4-5) However, this

characterization of "remittance centers" is inconsistent with

the recitation in the claims. Taking claim 9 as an example,

> The method of claim 8, wherein the payee has a
> plurality of remittance centers, and further
> comprising:
> processing the account number to identify one of
> a plurality of remittance centers **to which payment is
> to be remitted**; and
> **directing the payment** and the altered account
> number to the identified remittance center.

As recited, the claimed "remittance centers" are receiving the

payment (i.e., opposed to a payment advice or payment

instructions). Therefore, construing the remittance centers *as*

recited to be financial institutions is not an unreasonable

claim construction. Reading the claims in this light, corporate

payees usually have more than one financial institution accounting for received payments, whether that institution is a third party bank or an in-house accounting department. All electronic or physical payments are routed to the appropriate financial institution designated by the payee. Examiner's Official Notice was based on this fact and therefore it would have been obvious for one with ordinary skill in the art to route the payments to the correct financial institution for payment.

For these reasons and the reasons set forth in the previous Office Action, applicant's arguments are found to be unpersuasive and rejections set forth in the previous Office Action is maintained to the extent that a new ground of rejection is not required due to amendment to the claims.

Corrected Prosecution History

9.   The following a summary of the significant portions of the prosecution history of the present application:

   a.   A first Office Action was mailed on April 5, 1999 rejecting Claims 1-27 as originally filed (paper no. 5). The same Office Action was subsequently remailed on May 20, 1999.

b.   A supplemental Office Action was mailed on June 18,

1999 to indicate consideration of a supplemental IDS that

crossed in the mail from the issuance of the first Office

Action.

c.   Applicant filed a response on August 31, 1999

> canceling claim 12;
> amending claims 1-5, 8-9, 11, 13-20, 22-27; and
> adding new claim 28.

d.   A final Office Action was mailed November 5, 1999

finally rejecting claims 1-11, 13-28 (paper no. 9). The

same Office Action was remailed on June 9, 2000.

e.   Applicant filed a request for reconsideration on

September 29, 2000.

f.   Applicant filed a Notice of Appeal on December 14,

2000.

g.   An Advisory Action was mailed January 25, 2001 with a

finding that the application was not in a condition for

allowance (paper no. 15).

h.   Applicant filed an Appeal Brief on February 12, 2001.

i.   Prosecution was reopened and a non-final Office Action

was mailed May 4, 2001 rejecting claims 1-11, 13-28 (paper

no. 18).

j.   Applicant filed a response on July 24, 2001 amending

claims 14, 18, and 20.

k.   A final Office Action was mailed October 11, 2001

finally rejecting claims 1-11, 13-28 (paper no. 21).

l.   Applicant filed a request for reconsideration on

December 7, 2001.

m.   In a telephonic interview on January 28, 2002,

applicant was notified that the finality of the final

Office Action (paper no. 21) was withdrawn in light of the

request for reconsideration (paper no. 23).

n.   A non-final Office Action (paper no. 25) was issued on

August 16, 2002.

o.   An in-person interview was conduction on September 24,

2002.

p.   Applicant filed a response on November 15, 2002, bring

the case to the present.

Claim Rejections - 35 USC § 102

10.   The following is a quotation of the appropriate paragraphs

of 35 U.S.C. 102 that form the basis for the rejections under

this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in a patent granted on an application for
patent by another filed in the United States before the invention thereof

by the applicant for patent, or on an international application by another
who has fulfilled the requirements of paragraphs (1), (2), and (4) of
section 371(c) of this title before the invention thereof by the applicant
for patent.

The changes made to 35 U.S.C. 102(e) by the American
Inventors Protection Act of 1999 (AIPA) do not apply to the
examination of this application as the application being
examined was not (1) filed on or after November 29, 2000, or (2)
voluntarily published under 35 U.S.C. 122(b). Therefore, this
application is examined under 35 U.S.C. 102(e) prior to the
amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

11. *Claims 1-5, 10, 11, 14, 16-20, and 29* are rejected under 35

U.S.C. 102(e) as being anticipated by *Haimowitz et al. (US Pat.*

No. 5,819,291).

As to *claims 1-3, 11, 29*, all the steps recited are

directed to locating a record in a database. The steps recite

receiving information including a zip code and processing the

information excluding the received zip code to identify an 11-

digit zip code to access an established database with records

having a zip code to locate the record with a zip code

corresponding to the identified 11-digit zip code. The recited

claim has been amended to recite "locating a payee record".

There is no recitation of any steps related to actually

effectuating payment. Hence. the fact that the records are

directed to a "payee" is not patentably significant since the

record's possession (i.e., to "whom" the data belongs) does not

confer patentable weight to the underlying process.

Haimowitz et al. discloses a method and system for
accessing existing records to match those records being received
by the system to determine if there is a matching record already
in the system. Haimowitz et al. teaches receiving new customer
records (col. 3, lns. 48-53) that includes a zip code (col. 3,
lns. 1-2), a zip code is generated from the address information
if the zip code is missing or incorrect (col. 3, lns. 65-67;
col. 4, lns. 6-10, 11-14, 42-51; col. 5, lns. 1-3), a "hash
code" is then generated (and later used to access the record)
using the other information and the zip code validated from the
zip code database (col. 5, lns. 47). Examiner notes that
Haimowitz et al. does not specify what type of zip code is used
(i.e., 5-digit, 9-digit, or 11-digit). However, Haimowitz et
al. discusses the following:

> [i]t is given that customer classification is
> based on a corporate entity located at a particular
> **physical location**. And it follows that the hash key
> used to identify the possible matches should generate
> the set of similar corporate entities located in a
> similar fashion. **Thus, the hash key should be
> composed of attributes that describe the corporate
> entity and ones that describe its physical location**.
> (col. 5, lns. 20-27)(emphasis added).

> [U]sing the general business format provided in
> FIG 3, the **NAME** field is the only Corporate Entity
> attribute that contains data of sufficient quality to
> warrant consideration for hash key inclusion. Of the
> Location attributes, the **CITY, STATE, ZIP**, and COUNTRY
> fields contain the highest quality data for
> consideration of a hash key.

Using the above considerations, one possible hash
key function is:

SUBSTR(**NAME**1,1)+COUNTRY_CODE+SUBSTR(**ZIP**,1,3)

(col. 5, lns 43-54)(emphasis added).

It is apparent from the passages above that Haimowitz et al.

generates a record code using name, city, and state (i.e., the

zip code) to generate and identify a record in a database.

Haimowitz et al. refers to this record code as a "hash key" and

not as an "11-digit zip code". Since applicant is his/her own

lexicographer, it is respectfully submitted that Haimowitz's

"hash key" is the same as the "11-digit zip code" of the present

invention since both are generated and identified using the same

information (i.e., name, city, state) for the same purpose

(i.e., to access a record in a database).

As to **claims 4 and 5**, it is noted that the recitation in

claim 4 is devoid of any "steps" to further limit the method of

claim 1. Rather, claim 4 merely characterizes the various data

(i.e., payee record and payment information) and intended use

(i.e., the database is to be accessed for...) and therefore

fails to provide any patentable weight on their own. It is only

in claim 5 that applicant recites a further "step" to the method

of claim 1 (i.e., actually "locating" the payee record by

matching the recited information). The actual recited step in

claim 5 recites that the record is located by matching the "11-digit zip code" with the record zip code and the name with a portion of the record name.

Haimowitz et al. teaches that once records have been classified and narrowed down using the "hash key", the reduced set is further compared with the corporate entity's name for either exact matches or phonetic-based matching (col. 6, lns. 55-65; col. 8, lns. 53-56).

As to *claim 10*, Haimowitz et al. teaches receiving name, address, city and state information (i.e., minus the zip code information) of the merchant (col. 4, lns. 41-51), using the name, city and state information to generate an "11-digit zip code" (i.e., "hash key"; col. 3, lns. 61-67; col. 4, lns. 6-14; col. 5, lns. 42-54) to access a database to find a match (col. 6, lns. 11-15).

As to *claim 14,* Haimowitz et al. teaches verifying that the received information, which includes account numbers, conform to the validation rules and if not, altering the data to standardize (i.e., normalize) the data so that it conforms to the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns. 20-24; col. 6, ln. 66; col. 8, ln. 56).

As to *claims 16-19*, these claims recite the article of manufacture comprising a computer storage medium having stored

thereon a computer program causing a computer to perform the

steps of claims 1, 2, 4, and 5, respectively. Since Haimowitz

et al. teaches that the disclosed system is a computer based

system performing the disclosed method, the same analysis

applies to claims 16-19 as applied above to claims 1, 2, 4, and

5, respectively.

As to *claim 20*, Haimowitz et al. teaches verifying that the

received information, which includes account numbers, conform to

the validation rules and if not, altering the data to

standardize (i.e., normalize) the data so that it conforms to

the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns.

20-24; col. 6, ln. 66; col. 8, ln. 56).

Claim Rejections - 35 USC § 103

12.   The following is a quotation of 35 U.S.C. 103(a) which

forms the basis for all obviousness rejections set forth in this

Office action:

> (a) A patent may not be obtained though the invention is not identically
> disclosed or described as set forth in section 102 of this title, if the
> differences between the subject matter sought to be patented and the prior
> art are such that the subject matter as a whole would have been obvious at
> the time the invention was made to a person having ordinary skill in the
> art to which said subject matter pertains. Patentability shall not be
> negatived by the manner in which the invention was made.

13.   This application currently names joint inventors.   In
considering patentability of the claims under 35 U.S.C. 103(a),
the examiner presumes that the subject matter of the various

claims was commonly owned at the time any inventions covered
therein were made absent any evidence to the contrary.
Applicant is advised of the obligation under 37 CFR 1.56 to
point out the inventor and invention dates of each claim that
was not commonly owned at the time a later invention was made in
order for the examiner to consider the applicability of 35
U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior
art under 35 U.S.C. 103(a).

14. **Claim 8** is rejected under 35 U.S.C. 103(a) as being

unpatentable over **Haimowitz et al. (US Pat. No. 5,819,291)**.

As to **claim 8**, Haimowitz et al. teaches verifying that the

received information, which includes account numbers, conform to

the validation rules and if not, altering the data to

standardize (i.e., normalize) the data so that it conforms to

the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns.

20-24; col. 6, ln. 66; col. 8, ln. 56). Haimowitz does not

specifically teach storing different alteration rules for

different payees as amended. However, Haimowitz teaches that

the "normalization" of the record (i.e., standard formatting)

can be applied to different databases (i.e., different for a

general business database as to a hospital database)(col. 3,

lns. 54-60). Therefore, it would have been obvious for one with

ordinary skill in the art at the time of the invention to have

defined how records should be formatted (i.e., altered) in

Haimowitz since Haimowitz acknowledges that different records

for different databases require different formatting and to

automate a well known manual process is considered obvious. *See*

Dann v. Johnston, 425 U.S. 219, 227-30, 189 USPQ 257, 261

(1976); *In re Venner*, 262 F.2d 91, 95, 120 USPQ 193, 194

(CCPA 1958).

15. *Claims 6, 7, 9, 13, 15, 21-27* are rejected under 35 U.S.C.

103(a) as being unpatentable over ***Landry (US Pat. No. 5,649,117)***

in view of ***Haimowitz et al. (US Pat. No. 5,819,291)***.

Independent claims 1, 11, and 16, from which claims 6, 7,

9, 13, 15, and 21 depend, were rejected under §102(e) based on

Haimowitz et al. as set forth above. In particular, although

these independent claims recite a method and system for

processing "payment information", none of these claims recite

any positive steps or elements directed to making any payments.

Therefore, rejecting these claims *as recited* under §102 based on

Haimowitz is justified.

Claims 6, 7, 9, 13, 15, 21, 22, and 24 now recite specific

steps and elements directed to payment processing (i.e., steps

and elements for directing payments and/or remittance center

selection for the payment). Therefore, the following rejection

is applied based on a payment processing method and system

(Landry) as the primary reference in view of a method and system

for matching records (Haimowitz) as the secondary reference,

instead of applying the references *vice versa*.

As to **claims 6, 7, 13, and 22**, Landry teaches a method and

system for making electronic payments (see at least the

Abstract). Landry's method and system includes setting up Payor

and Payee records (i.e., accounts) that includes respective

account numbers (i.e., Payor ID, Payee ID; Fig. 2A), respective

address information (i.e., Payor address, Payee address; Fig.

2A), and respective financial institution information (Payor

Bank, Payee Bank; Fig. 3). Landry's method and system processes

payee information as received from the payor's payment

information in setting up the payee record and uses the payee

record as indicated in the payor records to process and remit

payment (see at least the Abstract; col. 6, lns. 32-54; col. 21,

"ADD A CHILD-PAYEE RECORD"). Landry does not teach identifying

or producing an 11-digit zip code to find a payee record in the

payee database.

Haimowitz et al., as discussed above, is directed to

finding an existing corporate record based on using a "hash key"

derived from the business name, city and state information since

doing so would expedite searching through large databases (see

sections cited above in the rejection to claims 1 and 11).

Therefore, it would have been obvious for one of ordinary

skill in the art at the time of the invention to have used

record-matching techniques of Haimowitz et al. to the payment

processing method and system as disclosed in Landry because

Landry specifically teaches using a payor/payee database to

locate payee information based on payor information (i.e.,

record-matching), which includes address information, to

effectuate payment. Haimowitz et al. teaches an efficient

method and system to match currently existing records to those

being received. Therefore, one with ordinary skill in the art

would have been motivated to use a more efficient business

record-matching method and system as taught by Haimowitz to

speed up and increase accuracy in an electronic payment method

and system of Landry that is based on payor/payee record match.

As to **claim 23,** Haimowitz et al. teaches verifying that the

received information, which includes account numbers, conform to

the validation rules and if not, altering the data to

standardize (i.e., normalize) the data so that it conforms to

the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns.

20-24; col. 6, ln. 66; col. 8, ln. 56). Therefore, the

combination of Landry and Haimowitz as applied to independent

claim 22 above renders claim 23 unpatentable.

As to **claims 25-27**, Haimowitz teaches these limitations as

explained above for claims 2, 4, and 5, respectively.

Therefore, the combination of Landry and Haimowitz as applied to

independent claim 22 above renders these claims unpatentable.

As to **claims 9, 15, 21 and 24**, these claims recite a

payment processing method and system for processing the payor

account number to determine a single remittance center

associated with the payor account number and directing a payment

to the remittance center associated to the payor account number.

As discussed above with respect to claims 6, 7, and 13, Landry

teaches setting up Payor and Payee records (i.e., accounts) that

includes respective account numbers (i.e., Payor ID, Payee ID;

Fig. 2A), respective address information (i.e., Payor address,

Payee address; Fig. 2A), and respective financial institution

information (Payor Bank, Payee Bank; Fig. 3). Landry's method

and system processes payee information as received from the

payor's payment information in setting up the payee record and

uses the payee record as indicated in the payor records to

process and remit payment (see at least the Abstract; col. 6,

lns. 32-54; col. 21, "ADD A CHILD-PAYEE RECORD"). It is

notoriously old and well known in the art that merchants (i.e.,

payees, in this sense) have multiple banks that provide

financial administrative services. Consequently, systems such

as Landry, which deals with multiple payees and payors, set up a

system that will look up a specific "payee" (i.e., the financial

institution, in this sense) to accept the payment from a payor.

That is to say, it is irrelevant whether a "payee" (i.e., a

merchant) has multiple remittance centers.   Landry teaches that
a payor's account number (i.e., record ID) is processed to
determine who is to receive the payment (i.e., Payee ID) for the
merchant and directs payment to the identified entity.   Landry
does not teach identifying or producing an 11-digit zip code to
find a payee record in the payee database as recited in the
independent claims 1 and 11 from which these claims depend.
Moreover, Landry does not specifically teach that a "validation
rule" is stored for each payee.

Haimowitz et al., as discussed above, is directed to
finding an existing corporate record based on using a "hash key"
derived from the business name, city and state information since
doing so would expedite searching through large databases (see
sections cited above in the rejection to claims 1 and 11).
Moreover, Haimowitz et al. identifies the necessity to normalize
and validate the received information to alter the data, if
necessary, to conform to a standardized format since the
received data comes from multiple sources that may use different
data structures.

Therefore, it would have been obvious for one of ordinary
skill in the art at the time of the invention to have used
record-matching techniques of Haimowitz et al. to the payment
processing method and system as disclosed in Landry because

Landry specifically teaches using a payor/payee database to
locate payee information based on payor information (i.e.,
record-matching), which includes address information, to
effectuate payment. Haimowitz et al. teaches an efficient
method and system to match currently existing records to those
being received. Therefore, one with ordinary skill in the art
would have been motivated to use a more efficient business
record-matching method and system as taught by Haimowitz to
speed up and increase accuracy in an electronic payment method
and system of Landry that is based on payor/payee record match.

Furthermore, Landry teaches that all payment transactions
must be validated (Pre-Note; col. 28, "TRANSACTION REFERECE FILE
PROCESSING") thereby identifying and acknowledging the need for
validation of the payment information submitted to a financial
institution. It would have been obvious to one of ordinary
skill in the art at the time of the invention that multiple
financial institutions do not necessarily have the same payment
format as indicated in Haimowitz. Therefore, one with ordinary
skill in the art would have been motivated to automate the
normalization of the payment information as taught by Haimowitz
to effectuate the validation process of Landry to ensure that
the submitted payment is processed timely and correctly by the
receiving financial institution.

Allowable Subject Matter

16. **Claim 28** is allowed.

In particular, none of the art of record, individually or in combination, teach searching a payee database upon receipt of a payment instruction having a payee name and address information, including a zip code, initially processing the payment instruction based on payee name and address information for a match in the payee database and directing payment thereto, and if no match is found, identifying an 11-digit zip code to perform a second search in the payee record for a matching payee based on the identified 11-digit zip code and directing payment thereto, as recited in claim 28.

Conclusion

17. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this

action. In the event a first reply is filed within TWO MONTHS

of the mailing date of this final action and the advisory action

is not mailed until after the end of the THREE-MONTH shortened

statutory period, then the shortened statutory period will

expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated

from the mailing date of the advisory action. In no event,

however, will the statutory period for reply expire later than

SIX MONTHS from the date.of this final action.

Any inquiry concerning this communication or earlier
communications from the examiner should be directed to **Kyle J.
Choi** whose telephone number is **(703)306-5845**. The examiner can
normally be reached on Monday-Friday, 8:00am-4:30pm.

If attempts to reach the examiner by telephone are
unsuccessful, the examiner's supervisor, **Tariq Hafiz** can be
reached on **(703)305-9643**.

Any inquiry of a general nature or relating to the status
of this application or proceeding should be directed to the
Receptionist whose telephone number is **(703)308-1113**.

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
Washington D.C.   20231

or faxed to:

(703)305-7687   [Official communications; including
After Final communications labeled
"Box AF"]

(703)746-5548   [Informal/Draft communications, labeled
"PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 7th floor receptionist.

KYLE J. CHOI
PRIMARY EXAMINER
Art Unit 3623
January 24, 2003